Neighborhood Improvement Program

Alberta HOUSING CORPORATION

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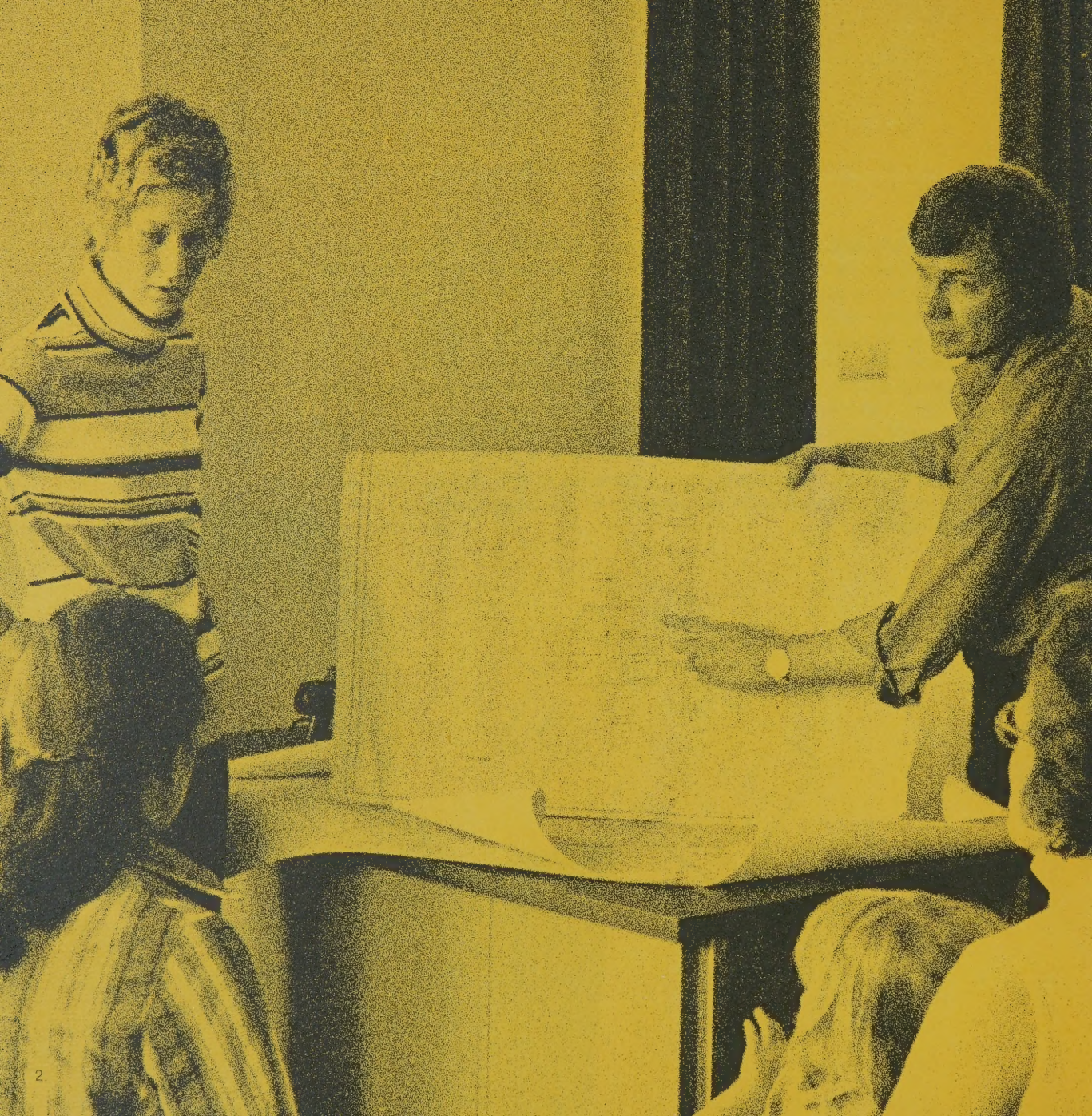
Neighborhood Improvement Program

The Neighborhood Improvement Program (NIP) deals not just with housing, but an entire neighborhood. There are many neighborhoods and smaller communities in Alberta occupied by low and moderate income people, where the housing is deteriorating, community facilities are lacking, and the sense of community is in danger of being destroyed. NIP is a comprehensive approach to urban rehabilitation which includes the rejuvenation of existing houses (with limited "spot" redevelopment) and the provision of or improvement of community facilities and services with the end objective being an economically viable, well maintained area with a socially sound environment. Basic to this program's success is the involvement and participation of the residents themselves in the planning and implementation.

UPPITY
VALLEY



Program Objectives:

1. To establish stability and confidence in neighborhoods threatened by physical and social deterioration, with the primary goal being the preservation of existing housing stock.

2. Improve the housing and living conditions of residents of such neighborhoods through the Residential Rehabilitation Assistance Program.

Characteristics:

1. An essential element of the improvement process is the preparation of both a financial and physical plan for the neighborhood.

2. Emphasis is on planning coupled with action, as a continuous process.

3. Residents are expected to aid in planning and implementing the program.

The success of NIP will be assessed in terms of the benefits resulting for residents, and the way in which they regard its achievement of their community aspirations. Therefore, the physical, financial and social planning for the neighborhood must be a combined effort by residents and local governments.

Program Operation:

The program is operated on the basis of an annual Federal-Provincial agreement. The agreement contains a provincial allocation of commitment funds for re-allocation amongst municipalities selected by the province and accepted by CMHC. Municipalities selected for participation in the program will designate one or more neighborhoods as improvement areas, and will set a ceiling amount for each neighborhood within its allocation. The selection of priorities for the allocation of funds will be based on need. The identification of neighborhoods in the major urban centers should not be a problem due to the many physical boundaries such as traffic arteries, hills, rivers etc. as well as legal and institutional designations. However, in the case of smaller communities with ill-defined neighborhood boundaries, two approaches will be valid.

1. Consider the whole community as a neighborhood, but with emphasis on the residential concerns.

2. Focus activity in smaller "action areas" where the planning is related to the context of the larger neighborhood or community.

Criteria for Selection of Neighborhoods

The criteria for the selection of eligible neighborhoods is set out in the Federal-Provincial agreement. Neighborhoods displaying the following elements may be eligible.

1. be predominantly residential but may contain non-residential uses such as local shops, schools, banks, churches, small business establishments and possibly other non-conforming uses.

2. the majority of houses should be in need of rehabilitation. Thus it is expected that the Residential Rehabilitation Assistance Program will be an integral part of all undertakings in NIP. (See page 9)

3. the other elements of the physical environment are in need of rehabilitation.

4. be inhabited largely by low and moderate income people.

5. amenities such as playgrounds and community centres etc., are deficient.

Scope of Federal Assistance:

Through CMHC the federal government will contribute 50 per cent of the cost of:

1. Selection of neighborhoods to participate in and develop improvement plans.

2. Acquisition of land to be used for medium and low-density housing for persons of low to moderate income.

3. Acquisition and clearance of land to be used for social or recreational amenities.

4. Construction of new or improvement of existing social or recreational facilities.

5. Development of occupancy and building maintenance standards to apply in the neighborhoods.

6. Relocation of persons dispossessed of their homes by the program.

7. Local administration of the program including the employment of staff; and,

8. Placing loans for the improvement of commercial premises in the neighborhood.

The federal government will also contribute 25 per cent of the cost of:

1. Improvement of municipal and public utility services in the neighborhoods; and,

2. Acquisition and clearance of land where the existing use is not consistent with the planned general character of the neighborhood.

In addition, CMHC may make loans to assist municipalities meet costs resulting from their participation in NIP. Loans may be for up to 75 per cent of a municipality's share of the costs after all federal contributions have been deducted. Municipalities may also borrow from CMHC the full value of loans made by them for the improvement of commercial premises in the neighborhood.

Scope of Provincial Assistance:

The province will contribute up to 25 per cent of NIP costs, or the total amount of the federal contribution, whichever is the least.

The provincial contribution will be on an overall program basis with funds to be used for improvements that have a municipality-wide benefit. These are benefits in which all residents may share, directly or indirectly.

Role of Participating Municipalities:

1. The municipality will be responsible for administration of the program at the local level.

2. The municipality shall devise means and methods of involving residents in the planning and implementation of the Neighborhood Improvement Program.

3. The maintenance of accurate records will be the responsibility of the municipality in order to facilitate regular audits.

4. The municipality shall collect information required for the various program stages.

5. The municipality will be required to provide the remaining cost of the program once the amount of the federal and provincial contributions are known.

Preliminary Application Procedure and Requirements:

Interested municipalities should co-ordinate their preliminary application for funding with their Planning Authority in order to establish beforehand the communities or neighborhoods in the city or region that are in greatest need. However, application **must be made by the municipality** and not the Planning Authority.

All municipalities must provide the following information in their preliminary application to the ALBERTA HOUSING CORPORATION (AHC).

1. A map showing the boundary of the area or areas to be designated for Neighborhood Improvement showing land use within the area and adjacent to it.

2. A statistical summary of the type and condition of housing in the area. This survey could be conducted by either driving or walking through the area. In order to provide a uniform comparitive base for all applications, the following criteria should be used for determining the condition of housing.

(a) **Good Condition:** buildings of any age which are:

— in sound structural condition
— free of any form of deterioration and well maintained
— of good original construction

(b) **Fair Condition:** buildings of reasonably sound construction having no major structural deficiencies, but which present a run-down or neglected appearance due to a lack of normal maintenance. Some of these minor deficiencies may be:

— poorly fitting windows and doors.
— need of inside or outside paint.
— deteriorated eaves and flashing.
— considerable wear on floors, doorsills and stairs.
— poor roof condition such as loose or missing shingles.
— missing and cracked windows.
— broken or shaky railings on steps.
— poorly constructed lean-to additions.
— insufficient lot size with resultant fire hazard due to buildings close to or touching one another.

(c) **Poor Condition:** buildings which display visible signs of serious structural deficiencies that make necessary repairs uneconomical. Buildings possessing any one of the following deficiencies would qualify under this category:

— sagging or crumbling foundation, indicated by major cracks in outside walls or leaning walls; or no foundation at all.
— faulty roof or chimney, indicated by holes, cracks, or a considerable number of loose shingles or other materials around the roof or chimney.
— rotting doorsills or window frames.
— interior badly in need of repairs indicated by sagging or broken floors or large holes and open cracks in the walls or ceiling.
— inadequate size of individual structures to the extent that they are already assumed to be functionally obsolete by present day demands for living space, fixtures and appliances.

3. A statement as to the degree and magnitude of the problems related to the area.

4. A statement outlining how the program would be locally administered. This would entail a description of the job to be done and the form of organization to carry out the work.

5. A general statement as to the age and income distribution in the area.

6. A statement indicating the manner in which the residents are to be involved in the planning and implementation process.

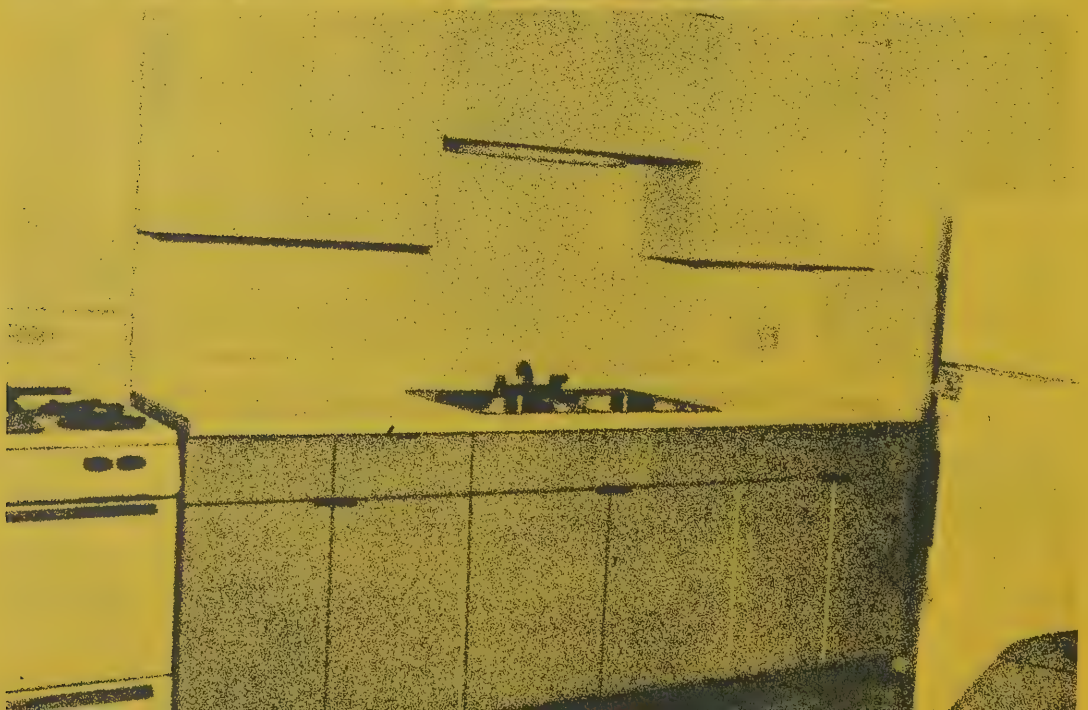
The preliminary application should be concise and to the point. The intent is for a short three or four page report, and **not** a long drawn-out study and write-up.

Municipal Designation:

Once a municipality is designated by the province to receive NIP funds it is ready to begin a multi-staged process of detailed planning in the neighborhood and eventually implementation. At each stage of the process there will be tasks to be performed by the municipality and approvals given before proceeding to the next stage. The program stages are:

1. Selection of neighborhoods
2. Neighborhood planning
3. Implementation

It is intended that the program be completed in approximately 3 years from the time of approval.



Residential Rehabilitation Assistance Program

The Residential Rehabilitation Assistance Program (RRAP) may be implemented in NIP areas after the approval of the planning stage.

Eligibility for Assistance

1. Home owners earning $11,000 per year or less.
2. Landlords who agree to rent controls; and,
3. Non-profit corporations and co-operatives.

The program applies to home owners and landlords in:

1. Areas participating in the Neighborhood Improvement Program;
2. Other areas through special agreements with provinces; and,
3. To non-profit corporations and non-profit co-operatives in any area.

Type of Repairs:

Priority will be given to repair of the housing structure and upgrading of the plumbing, electrical and heating systems. In addition, non-profit corporations may obtain funds under this program for conversion of existing properties. The nature and quality of repair work should ensure a further useful life of the property of about fifteen years. To assist in improving the appearance of neighborhoods, some work to enhance the external appearance of the dwelling unit and its immediate surroundings will be eligible.

Assistance to Home Owners:

Assistance will be in the form of loans of up to $5,000 per dwelling unit — at a beneficial interest rate — of which repayment of up to a maximum of $2,500 may be forgiven if the housing continues to be occupied and maintained by the applicant. Home owners earning less than $6,000 are eligible for the maximum forgiveness of $2,500. The forgiveness will be reduced by $1.00 for every $2.00 of income over $6,000. For example, a person earning $8,000 would be eligible for forgiveness of $1,500.

Assistance to Landlords:

Landlords may receive loans up to $5,000 per dwelling unit and are eligible for forgiveness of the maximum amount of $2,500 without income limitations, providing they agree to rent controls. Appropriate rent levels will be established by the administering agency.

Assistance to Non-Profit Corporations:

Non-profit corporations are eligible for the same amount of assistance as landlords for the repair of family housing units. In addition, these corporations may use the assistance towards the conversion of existing residential buildings into a greater number of family housing units, or into accommodation of the hostel or dormitory type. It may increase the accommodation available in an existing building of the hostel or dormitory type.

Where assistance is being given for creation or improvement of hostel or dormitory type accommodation, this will be at the rate of $1,000 per bed, of which $500 may be forgiven.

Maintenance of Property:

Loans under this program are conditional on the province or municipality adopting and enforcing appropriate occupancy and maintenance standards to ensure that the property will not fall back into disrepair.

Administration of the Program:

Administration of the program will be at the local level and undertaken in most instances by municipalities. CMHC will endeavor to assist municipalities in setting up such administration in the early stages of the program.

For further information contact:

NIP
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11810 Kingsway Avenue
Edmonton, Alberta

Phone: 453-3511

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